Electronic Acknowledgement Receipt				
EFS ID:	4487832			
Application Number:	09892223			
International Application Number:				
Confirmation Number:	1439			
Title of Invention:	Collecting and aggregating creditworthiness data			
First Named Inventor/Applicant Name:	Scott D. Cook			
Customer Number:	57956			
Filer:	Rober Lord/Justin Bocchino			
Filer Authorized By:	Rober Lord			
Attorney Docket Number:	37202/122001; 990001			
Receipt Date:	18-DEC-2008			
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Time Stamp:	20:38:37			
Application Type:	Utility under 35 USC 111(a)			
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Submitted with Payment	no
File Listing:	

Information:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Miscellaneous Incoming Letter	37202_122001_Transmittal.pdf		no	1
Warnings:			ddd0b1ea70fcd7e9454e8cf882dcd2d09f24 2c06		

2		37202_122001_Response.pdf	164805	yes	16			
			198±04c6702565968f15b5250be8bb8672 c5273					
	Multipart Description/PDF files in .zip description							
	Document Description		Start	End				
	Amendment/Req. Reconsideration-After Non-Final Reject		1	1				
	Claims		2	10				
	Drawings-only black and white line drawings		11	11				
	Applicant Arguments/Remarks Made in an Amendment		12	16				
Warnings:								
Information	1:							
3	Drawings-only black and white line	37202_122001_Figure.pdf	37861	no	1			
	drawings		07b1b2dc9c0048dd423a63cecd664fddd7b 8fd9d					
Warnings:				·				
Information	1:							
		Total Files Size (in bytes	289	685				

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/D0/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt. In due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.